

**Information to identify the case:**

Debtor 1	Marcus A. Long	Social Security number or ITIN xxx-xx-1926
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Rosetta B. Long	Social Security number or ITIN xxx-xx-5766
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-12846-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Marcus A. Long

Rosetta B. Long

4/8/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Marcus A. Long  
Rosetta B. Long  
Debtors

Case No. 18-12846-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: Apr 08, 2022

User: admin  
Form ID: 3180W

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Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 10, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Marcus A. Long, Rosetta B. Long, 716 E. Linden Avenue, Lindenwold, NJ 08021-1166
517364525	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517365741	+ TD Bank, NA, Attn Richard J. Tracy, III, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
517343222	Virtua Health, PO Box 8500-8267, Philadelphia, PA 19178-8267

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 08 2022 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 08 2022 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517581000	+ EDI: PHINAMERI.COM	Apr 09 2022 00:28:00	ACAR Leasing Ltd, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
517331304	+ EDI: RMCB.COM	Apr 09 2022 00:28:00	AMCA/American Medical Collection Agency, Attention: Bankruptcy, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
517331305	+ EDI: PHINAMERI.COM	Apr 09 2022 00:28:00	AmeriCredit/GM Financial, Po Box 183853, Arlington, TX 76096-3853
517466663	Email/PDF: resurgentbknotifications@resurgent.com	Apr 08 2022 20:39:52	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517331307	+ EDI: BANKAMER.COM	Apr 09 2022 00:28:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517472807	+ EDI: BANKAMER2.COM	Apr 09 2022 00:28:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517331308	+ EDI: CAPITALONE.COM	Apr 09 2022 00:28:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517331310	+ EDI: CITICORP.COM	Apr 09 2022 00:28:00	Cbusasears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
517331316	+ EDI: CITICORP.COM	Apr 09 2022 00:28:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517331318	+ EDI: CITICORP.COM	Apr 09 2022 00:28:00	Citibank North America, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint

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517331319	+ EDI: CITICORP.COM	Apr 09 2022 00:28:00	Louis, MO 63179-0040 Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
517331320	+ EDI: WFNNB.COM	Apr 09 2022 00:28:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517445777	+ EDI: CITICORP.COM	Apr 09 2022 00:28:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517331332	+ EDI: CITICORP.COM	Apr 09 2022 00:28:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517984680	EDI: Q3G.COM	Apr 09 2022 00:28:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517340500	EDI: DISCOVER.COM	Apr 09 2022 00:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517331321	+ EDI: DISCOVER.COM	Apr 09 2022 00:28:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517331312	EDI: JPMORGANCHASE	Apr 09 2022 00:28:00	Chase, PO Box 15298, Wilmington, DE 19850
517331313	EDI: JPMORGANCHASE	Apr 09 2022 00:28:00	Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
517331315	EDI: JPMORGANCHASE	Apr 09 2022 00:28:00	Chase Mortgage, 3415 Vision Dr, Columbus, OH 43219
517462881	EDI: JPMORGANCHASE	Apr 09 2022 00:28:00	JPMorgan Chase Bank, National Association, Bankruptcy Department, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
518307765	+ EDI: AISMIDFIRST	Apr 09 2022 00:28:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
518307764	+ EDI: AISMIDFIRST	Apr 09 2022 00:28:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
517411839	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 08 2022 20:35:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517371921	EDI: AGFINANCE.COM	Apr 09 2022 00:28:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
517331323	+ EDI: AGFINANCE.COM	Apr 09 2022 00:28:00	OneMain Financial, Attn: Bankruptcy Department, 601 Nw 2nd St #300, Evansville, IN 47708-1013
517682729	EDI: PRA.COM	Apr 09 2022 00:28:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517682730	EDI: PRA.COM	Apr 09 2022 00:28:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517439312	EDI: Q3G.COM	Apr 09 2022 00:28:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517460271	EDI: Q3G.COM	Apr 09 2022 00:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517331324	+ EDI: RMSC.COM	Apr 09 2022 00:28:00	Syncb/Ashley Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517333601	+ EDI: RMSC.COM	Apr 09 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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517331325	+ EDI: RMSC.COM	Apr 09 2022 00:28:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517331327	+ EDI: RMSC.COM	Apr 09 2022 00:28:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517331328	EDI: RMSC.COM	Apr 09 2022 00:28:00	Synchrony Bank/JCP, PO Box 960090, Orlando, FL 32896-0090
517331329	+ EDI: RMSC.COM	Apr 09 2022 00:28:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517331330	+ EDI: RMSC.COM	Apr 09 2022 00:28:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517331331	EDI: TDBANKNORTH.COM	Apr 09 2022 00:28:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04243
517453990	+ EDI: AIS.COM	Apr 09 2022 00:28:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517331333	EDI: COMCASTCBLCENT	Apr 09 2022 00:28:00	Xfinity Comcast, P.O. Box 3001, Southeastern, PA 19398-3001

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517331306	*+	AmeriCredit/GM Financial, Po Box 183853, Arlington, TX 76096-3853
517331309	*+	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517331311	*+	Cbusasears, Citicorp Credit Svrs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
517331317	*+	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517331322	*+	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517331314	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court;, Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
517331326	*+	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 10, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 8, 2022 at the address(es) listed below:

Name	Email Address
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Denise E. Carlon

on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

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Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Joseph J. Rogers

on behalf of Joint Debtor Rosetta B. Long jjresq@comcast.net jjrogers0507@gmail.com

Joseph J. Rogers

on behalf of Debtor Marcus A. Long jjresq@comcast.net jjrogers0507@gmail.com

Melissa N. Licker

on behalf of Creditor JPMorgan Chase Bank National Association mlicker@hillwallack.com,  
HWBKnewyork@ecf.courtdrive.com

U.S. Trustee

USTPRRegion03.NE.EDF@usdoj.gov

TOTAL: 7